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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/620,966	07/15/2003	Donald Parsons	D-1170 R	5028
28995	7590	06/06/2005	EXAMINER	
RALPH E. JOCKE walker & jockey LPA 231 SOUTH BROADWAY MEDINA, OH 44256			LE, THIEN MINH	
			ART UNIT	PAPER NUMBER
			2876	

DATE MAILED: 06/06/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)	
	10/620,966	PARSONS ET AL.	
	Examiner	Art Unit	
	Thien M. Le	2876	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM
 THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) Responsive to communication(s) filed on ____.
- 2a) This action is **FINAL**. 2b) This action is non-final.
- 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) Claim(s) 1-64 is/are pending in the application.
- 4a) Of the above claim(s) ____ is/are withdrawn from consideration.
- 5) Claim(s) 1-27 and 32-59 is/are allowed.
- 6) Claim(s) 28-31 and 60-64 is/are rejected.
- 7) Claim(s) ____ is/are objected to.
- 8) Claim(s) ____ are subject to restriction and/or election requirement.

Application Papers

- 9) The specification is objected to by the Examiner.
- 10) The drawing(s) filed on 15 July 2003 is/are: a) accepted or b) objected to by the Examiner.
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. ____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)	4) <input type="checkbox"/> Interview Summary (PTO-413)
2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)	Paper No(s)/Mail Date. ____ .
3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08) Paper No(s)/Mail Date ____ .	5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)
	6) <input type="checkbox"/> Other: ____ .

DETAILED ACTION

Claims 1-64 are presented for examination.

Claim Rejections - 35 USC § 103

The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

This application currently names joint inventors. In considering patentability of the claims under 35 U.S.C. 103(a), the examiner presumes that the subject matter of the various claims was commonly owned at the time any inventions covered therein were made absent any evidence to the contrary. Applicant is advised of the obligation under 37 CFR 1.56 to point out the inventor and invention dates of each claim that was not commonly owned at the time a later invention was made in order for the examiner to consider the applicability of 35 U.S.C. 103(c) and potential 35 U.S.C. 102(e), (f) or (g) prior art under 35 U.S.C. 103(a).

Claims 28-31, drawn the apparatus and method claims 60-64, are rejected under 35 U.S.C. 103(a) as being unpatentable over Gorgen in view of Waller et al. (Waller et al.; Patent Publication No. 2001/0051922 A1; herein after referred as "Waller") in view of

Martin et al. (Martin et al. – 5,220,157; herein after referred as “Martin”) and Garcia (Patent Publication No. 2003/0125054 A1; Garcia).

Regarding claims 28, 60 and 64, Waller discloses “A self-service terminal (14 or 114 or 214) and a system (10, 100, 200) including a plurality of networked self-service terminals are described. Each terminal (14, 114, 214) has a simple user interface. In one type of terminal (114 or 214), the user interface consists of a dispense area. In another type of terminal (14), the user interface consists of a dispense area (40) and a communication port (38). In one of the systems (10) a user is able to execute a transaction using a portable communication device (24 or 26) implementing a local wireless technology. In the other systems (100 or 200) a user is able to execute a transaction using a cellular network. “ (Abstract)

Figure 6 of Waller shows the use of a PDA unit for conducting transaction with an ATM machine, where cash or currency is dispensed. Figure 2 shows an “ATM 14 has a safe 28 housing a processing module 30 (shown in broken line) coupled to a cash dispenser 32 (shown in broken line) and a conventional network connection 34 (also shown in broken line). The ATM 14 has a simple user interface 36 consisting of a communications port 38 coupled to the processor 30, and a dispense area 40 in the form of a tray for receiving bank notes. The port 38 is an IrDA compliant module for receiving and transmitting information in infra-red format. The network connection 34 is coupled to the network 16 (FIG. 1) by a cable 42.”

As can be seen, Waller discloses an ATM machine having a safe 28 containing a cash dispenser 32.

The claim differs in calling for the step of communicating the terminal's serial number to the cash register in cash dispensing operations. The claim also differs in calling for a computer system not located in the safe and which can communicate with the cash dispenser for cash dispensing operations.

However, these two limitations are not new. References to Martin and are cited as evidence showing the conventionality of the claimed limitations.

Specifically, Martin discloses a scrip controlled cash dispensing system. According to Martin, "even though the system of the invention emulates a ATM with respect to interfacing with the EFT system and the cardholder receives cash at the remote location, the invention differs basically from ATM operation in several respects. In the system of the invention, cash is stored in the cash dispenser and dispensed to the cardholder in discrete containers, wrappers or the like. Thus the cash handling mechanism of the cash dispenser is substantially less complicated and less expensive than the mechanism of ATMs. Furthermore, the retail attendant continuously re-supplies the cash dispenser with cash from the retail establishment's cash register, thus obviating the need for periodic servicing by armored car personnel. Furthermore, the system of this invention never dispenses cash directly from the transaction input terminal. Instead, the terminal always issues scrip which must be redeemed by operator entry of a transaction identification code at a cash dispenser which is remote from the terminal. Thus the invention always requires operator intervention to redeem scrip."

In addition, Garcia that a "device 10' may also be configured to enable the withdrawal of cash from an automated teller machine (ATM). For such a transaction, the user

would visit the desired ATM machine, input into the device 10 using the touch pad 20 the transaction details including the institution's 82 contact number, the ATM identification number assigned by the owner of the ATM machine, and the amount to be withdrawn into the device 10 using the touch pad 20. Again, preferably, the user would be required to sign the touch pad 20 to authorize the transaction in the manner described previously. The transaction details would then be transmitted to the institution 82 by the device 10'. Upon approving the transaction, the institution 82 then sends approval to the ATM machine, which would then dispense the money."

It would have been obvious to modify Waller's system in light of the teaching of Martin and Garcia. The modification allows the user to obtain cash withdrawal approval operation at a remote location as taught by Martin while ensuring that proper authentication procedure has been followed as taught by Garcia.

Regarding claims 29 and 61, see the discussions above regarding claim 28 would embrace all limitations set forth in this claim.

Regarding claims 30-31 and 62-63, see the discussions regarding claims 27-28 above. Waller discloses the use of RSA public key encryption or the data encryption standard that would embrace all limitations set forth in these claims.

Allowable Subject Matter

Claims 1-27 and 32-59 are allowed.

The following is a statement of reasons for the indication of allowable subject matter: The prior art discloses various ATM machines utilizing encryption and authentication techniques such as public keying, PIN, password, etc. However, the prior fails to disclose the specific method of using authentication hash algorithms, randomly generated secret key, public key together during the processing of communicating between two components in the manner as recited in claim 1.

The prior art also fails to disclose the limitations of claim 32.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Thien M. Le whose telephone number is (571) 272-2396. The examiner can normally be reached on Monday - Friday from 7:30am - 4:00pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Michael G. Lee can be reached on (571) 272-2398. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Art Unit: 2876

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).



**Le, Thien Minh
Primary Examiner
Art Unit 2876
May 25, 2005**